

# Updates

For New Jersey Public Employers

New Jersey Division of Pensions and Benefits

Summer 2006

## Early Submission of Retirement Applications and the Implications of Chapter 221, P.L. 1995

Employees often anticipate submitting their *Application for Retirement* form with a mix of emotions. It is an event that marks the zenith of their career in public service and is also, for many, the start of a long-anticipated future of pension benefits, possible geographical relocation, a chance to engage in travel or other leisurely activities, or maybe even a time to begin a second career. But submission of a retirement application too **far in advance** can cause difficulties for the Division, for the employer, and for the retiring employee, and can cause unanticipated dilemmas for the employee's prospective beneficiary as well.

The retirement application should be submitted **at most** one year in advance of the retirement date. Some employees submit their application two years in advance, or even earlier. Such excessively early submission should be discouraged as it increases the likelihood of the occurrence of several problems that complicate the retirement process for all involved.

Employees submitting an early application are more likely to change their minds and amend their retirement date. Each time an employee submits a change of retirement date, the Division must contact the employer to request a new *Certification of Service and Final Salary*. This increases the administrative burden on both you, the employer, and the Division by requiring unnecessary paperwork and can create uncertainty for you regarding the future of the employee's position and need for replacement.

In addition, for employees enrolled by the State Health Benefits Program (SHBP), if the employee waits too long to change their retirement date, the employee's SHBP coverage could be terminated while still actively employed and eligible for the cov-

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## Electronic Delivery of Certifying Officer Letters

The Division of Pensions and Benefits periodically issues Certifying Officer Letters to notify employers of new pension related legislation and other pension related issues. These letters are important to employers in keeping up to date regarding their pension and benefit administrative duties.

Beginning in the spring of 2006, the Division of Pensions and Benefits started a transition from the costly and time consuming process of postal delivery to the distribution of Certifying Officer Letters by e-mail — made possible by employer access and participation in the Employer Pension and Benefits Information Connection (EPIC).

The e-mail distribution of notices for the 2nd Quarter Report of Contributions were made in June 2006, and other letters were being prepared for distribution as this edition of *Updates* was being readied for printing.

Certifying Officers should make particular note of this change in the distribution procedure, and watch for future Certifying Officer Letters in their e-mail (and forward these letters to any other appropriate individuals on your staff). It is also important that the Certifying Officer's e-mail address (and other information) is kept current with the EPIC Administrator at the Division of Pensions and Benefits.

Current and archived Certifying Officer Letters are also available for viewing on the Division's Web site at: [www.state.nj.us/treasury/pensions](http://www.state.nj.us/treasury/pensions) At the home page, go to "Links for Employers" and then select "Certifying Officer Letters" from the "Letters, Laws, Boards & Other Resources" drop down list.

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## From the Director

In this edition of *Updates*, we discuss a topic rooted in the very beginnings of our pensions systems: applying for a retirement benefit — and a topic that is thoroughly rooted in the modern age of the “information superhighway”: the addition of exciting new features to EPIC, our set of online applications.

Members must be made aware that filing their retirement applications too far in advance of their actual retirement date opens the door to potential adverse consequences. It is the Division’s official position that retirement applications should be submitted a maximum of one year prior to the date of retirement. Please see the article on page 1 for a thorough explanation regarding this matter.

Given the tremendous use of computers and the Internet, it is sometimes difficult to recall that every aspect of business administration was, until very recently, done largely on paper and by hand. We are sure that you appreciate the remarkable advantages that are gained by using the EPIC, IROC, and MBOS systems that have been detailed in previous editions of this newsletter. Our newest EPIC applications, online TPAF Enrollment, SHBP Transmittal of Deletions, and Seminar Registration are introduced on pages 4 and 5.

Regarding the seminars, I encourage you to take advantage of the Employer Training Seminars offered through our Employer Education Unit. These men and women appreciate the challenges that you face as a Certifying Officer and are eager to help you master the administrative duties that help maintain our members’ benefits. Please review the regional seminar schedule on page 7, and don’t hesitate to inquire about an onsite seminar at your location. Even in the age of the “information superhighway”, sometimes there is nothing that can replace the human touch of a real person.

*Frederick J. Beaver, Director*  
Division of Pensions and Benefits

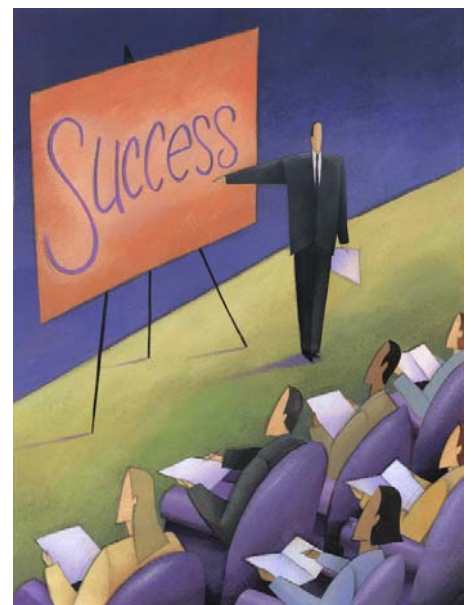
## Onsite Employer Education Seminars Available at Your Location

The Employer Education Unit is oriented toward assisting you in developing the expertise and skills necessary to accomplish the varied tasks relating to the administration of pension and other benefits for your employees. We encourage you to become familiar with the employer training available from the Division of Pensions and Benefits. In addition to the regional seminars, highlighted in this and every issue of *Updates*, you can also schedule training specifically for yourself or members of your administrative staff. This training is conducted at your location, at a convenient time for you and your staff. Our staff is very flexible with scheduling.

We can provide training in the following areas:

- Orientation of new administrative staff
- New Certifying or Security Officer for EPIC
- EPIC/IROC (quarterly report of contributions) training
- Enrollment training
- New location setup

To schedule onsite training, contact the employer education unit at (609) 777-2111. We will be happy to discuss your training needs. If you need additional assistance, please contact Ken Hartman, Supervisor of the unit, at (609) 292-3452. You can also contact us via e-mail at: [pensions.nj@treas.state.nj.us](mailto:pensions.nj@treas.state.nj.us)





# Legislation Update

## PERS

### Service Credit for Union Leave

**Chapter 368, P.L. 2005**, Provides paid and unpaid leaves of absence for service with public employee unions and allows full cost purchase of PERS credit for the period of such leave – Effective Date: January 12, 2006.

Permits a State, county or municipal employer to grant a paid or unpaid leave of absence to public employees, excluding police officers and firefighters outside the civil service, who are elected or appointed as officers or representatives of a local, county or State labor organization.

In addition, this law permits a public employee who had been granted and had taken an approved unpaid leave of absence in the past and who has not received PERS credit for that service to purchase the credit within one year after its effective date.

## PERS & PFRS

### Volunteer Firefighters to PFRS

**Chapter 326, P.L. 2005**, Provides that certain firefighters employed as of January 12, 2006, who were originally volunteers before being appointed to paid positions by a municipality may transfer their membership from the PERS to the PFRS, regardless of age – Effective Date: January 12, 2006.

## PFRS

### Mandatory Retirement in the PFRS

**Chapter 381, P.L. 2005**, Permits certain PFRS members to delay retirement beyond the normal age for mandatory retirement – Effective Date: January 12, 2006.

This law concerns New Jersey police officers and firefighters subject to mandatory retirement at the age of 65 under the Police and Firemen's Retirement System (PFRS). For a brief period in the 1980's, federal law prohibited states from imposing a maximum age at time of appointment (age 35 years) or mandatory retirement requirements based on age. In 1986, the federal law was amended and the PFRS mandatory appointment and retirement ages were reinstated. As a result, certain police officers and firefighters hired when the maximum appointment age was suspended are today being required to retire due to age without the ability to achieve certain retirement benefits.

This law provides a limited window of opportunity to PFRS members to remain in employment for a reasonable period in order to gain certain benefits upon retirement by allowing a member hired prior to January 1, 1987 to remain a member of the system until the member attains age 68 years or 25 years of creditable service, whichever comes first.

### Enrollment of Fire Marshals in the PFRS

**Chapter 366, P.L. 2005**, Enrollment of certain fire marshals and assistant fire marshals in the PFRS – Effective Date: January 12, 2006.

Currently, fire marshals and assistant fire marshals are enrolled in the Public Employees' Retirement System (PERS). This law requires permanent, full-time County Fire Marshals and Assistant County Fire Marshals to be enrolled in the Police and Firemen's Retirement System (PFRS), as long as they meet all of the other eligibility requirements in applicable pension statutes to qualify for enrollment in the PFRS. It also provides that any such permanent, full-time County Fire Marshal or Assistant County Fire Marshal who performs the duties in paragraph (8) of N.J.S.A. 40A:14-2, at the time this law takes effect, will be exempt from any age requirement for enrollment in the PFRS.

*(continued on page 4)*

## SHBP

## Legislation Update (continued from page 3)

### Coverage for Dependents to Age 30

**Chapter 375, P.L. 2005**, Requires health insurers, including plans associated with the State Health Benefits Program (SHBP), to provide for an election of continued dependent coverage after dependents "age-out" of coverage eligibility (age 23 for the SHBP), until the dependents 30th birthday. While the effective date of this law is May 12, 2006, the first date for continued dependent coverage is the renewal date of the plan year, which for the SHBP is January 1, 2007.

In order to qualify as a "dependent" pursuant to this law, the individual must be: (1) less than 30 years of age; (2) unmarried; (3) without a dependent of his/her own; (4) a resident of this State or enrolled as a full-time student at an accredited institution of higher education; and (5) not actually provided coverage as a named subscriber, insured, enrollee, or covered person under any other group or individual health benefits plan. This law does not require an employer to pay any part of the cost of coverage for any election of this continued coverage.

### Traditional Plan Closure to Certain Law Enforcement Employees

**Chapter 341, P.L. 2005**, Limits coverage under the SHBP's Traditional Plan for active State law enforcement officers, State law enforcement officer retirees, and nonaligned Division of State Police retirees – Effective Date: January 12, 2006.

## EPIC News and Notes

**T**he Employer Pensions and Benefits Information Connection (EPIC) has established itself as a central channel through which employers can interact with the Division of Pensions and Benefits and access employee pension and, if applicable, health benefits account information. Please review the following items regarding EPIC access and online applications.

### Online TPAF Enrollment Now Available Through EPIC

New features continue to be developed for inclusion into EPIC, and effective July 18, registered users are now able to submit online *Enrollment Applications* for the Teachers' Pension and Annuity Fund (TPAF). This will speed the processing of new TPAF members into the pension fund and allow for pension deductions to begin earlier, reducing the occurrence of back payroll deductions. Now that this application is active in EPIC, you should submit all new *TPAF Enrollment Applications* online.

Please note that the online *TPAF Enrollment Application* **does not** include the *Beneficiary Designation* page that is currently completed by the member on the paper application.

Once the member is enrolled, it will become the member's responsibility to submit a standard *Designation of Beneficiary* form, or download the form from the Division's Web site. The Member Benefits Online System (MBOS) will also allow a fill-in version of the form to be completed online in the near future. Until the member completes his or her *Designation of Beneficiary*, the member's Estate will be the beneficiary of record.

Please continue to submit all *Report of Transfer*, *Interfund Transfer* and all *PERS Enrollment Applications* forms in the usual way. These functions are not yet available in EPIC.

You should have received an e-mail that included details about completing the *TPAF Enrollment Application* online and links to a video tutorial. You will be notified in the future by e-mail when additional applications are ready for use in EPIC.

If you require help granting access to this or other new applications to your EPIC registered employees, assistance

*(continued on page 5)*





## EPIC News and Notes (continued from page 4)

is always available from the Division's Web site in the "EPIC User's Information Kit, which can be accessed from your EPIC home page. If you are having problems logging into EPIC, you may also call the EPIC Helpdesk at (609) 777-0534.

## Maintaining the Integrity of EPIC Access and Usage

Registered employers using EPIC can now view employee account information online — rather than by placing a telephone call or sending a written inquiry to the Division. But while EPIC opens a new spectrum of possibilities for how you perform your work, it also opens a door for potential abuse and the disclosure of private information.

Because EPIC applications are Internet-based, it is very important that you protect the security and integrity of the data that is available, and that you strictly control who at your workplace has access to it. Consider an employee with whom you have dealt today. A computer screen in your office running an EPIC application displays his or her pension account information, including very sensitive material: Pension account and Social Security numbers, date of birth, salary history, loan history, and possibly retirement application status. Likewise, if the employee is covered under the State Health Benefits Program (SHBP), a computer screen running SHBP information displays his or her marital status, family status, medical/prescription/dental plan providers, and the date of birth, names, and Social Security numbers of any presently or previously covered dependents.

As the potential for identity theft grows more pervasive and our society becomes increasingly aware of its gravity, shielding employees' personal information from all who are not authorized to view it is imperative. Please work to ensure that you are conscientious in protecting the private information you handle in your day-to-day functions. Never allow unauthorized persons access to EPIC data or any other source of confidential information, do not share EPIC logon or password information (disable software that automatically remembers and enters passwords), and make certain that all computers are logged off from the EPIC system when not in use.

With regard to SHBP information employers have a legal imperative as well, as the federal Health Insurance Portability and Accountability Act (HIPAA) rigorously mandates that protected health information be viewed only by certain specific persons whose work entails the handling and processing of that information. Any other disclosure of protected information requires the written consent of the individual to whom that information pertains.

As a Certifying Officer, you have a special responsibility to your employees and this extends to protecting their privacy. The Division of Pensions and Benefits is always willing to help you with this and any other aspects of your duties, and we must immediately be informed when a new individual is appointed as your location's Certifying Officer or EPIC Security Officer.

## Help Lines Available for EPIC, IROC, and MBOS

In the previous edition of *Updates*, articles described the telephone help line, tutorial, and *Users Guide* available for the Internet-based Report of Contributions (IROC). As a reminder, the IROC allows you to submit your quarterly Report of Contributions to the Division of Pensions and Benefits over the Internet in an electronic format and reduces the possibility of incorrectly entering information while eliminating the use of cumbersome paper spreadsheets.

The Division of Pensions and Benefits is pleased to announce that a separate help line has been established to assist you with using the Employer Pensions and Benefits Information Connection (EPIC) and the Member Benefits Online System (MBOS). The EPIC/MBOS Helpdesk can be reached at (609) 777-0534, and — as with the IROC helpdesk — is available Monday through Friday from 8:00 a.m. until 4:00 p.m. (with the exception of State holidays). When calling either of the help lines, you will be speaking with specially trained staff who can assist you with any questions that may arise as you learn to use these powerful and labor-saving tools.

## Coming Soon: Online Registration Program for Seminars

An online registration program soon will be introduced for our Benefits Education and Employer Education seminars. By accessing EPIC, MBOS, or the Division of Pensions and Benefits Web site, a member will be able to select from a list of several scheduled seminars, locations, and view the number of seats available. The member then selects the seminar(s) that he or she wishes to attend and enters their name and other basic identifying information. Once the information is submitted, a printable confirmation screen confirms the member's registration for the seminar, and a separate confirmation e-mail is automatically sent. The member can also use the system to change or cancel a registration.

Information on how to access the online registration system will be available once it is ready for use.

## Early Submission of Retirement Applications (continued from page 1)

erage. It is difficult and time-consuming for the Division of Pensions and Benefits to reinstate an employee's coverage once terminated, as well as an inconvenience to the employee whose coverage will appear to health care providers as terminated until retroactively reinstated. It is also crucial that the employee's coverage be reinstated in time for the actual transition to retirement, because the member must have coverage at the time of retirement in order to be eligible for retired health benefits coverage under the SHBP.

Another, more serious ramification of early submission of the retirement application is the increased possibility of the member dying before the retirement date. Chapter 221, P.L. 1995, described in more detail below, stipulates the benefits payable to the member's beneficiary in such a case. The member needs to be eligible for retirement at the time of death in order for their beneficiary to be eligible to receive the retired benefit option. If the member files for retirement and then dies, the beneficiary must wait to receive the retired survivor benefit; the further in the future the member's retirement date, the more money the beneficiary would have to forego until they could collect the retired survivor benefits.

### Implications of Chapter 221, P.L. 1995 (PERS and TPAF)

Chapter 221, P.L. 1995, concerns the benefits payable upon the death of a PERS or TPAF member who has applied for retirement but whose pension is not yet "due and payable." A pension is "due and payable" 30 days after the retirement date or 30 days after the Board of Trustees approves the pension. Generally, it means the date when a retiree might expect to receive their first retirement check.

A member is considered to have applied for retirement when the *Application for Retirement Allowance* is received at the Division of Pensions and Benefits. The beneficiary designation(s) listed on the *Application for Retirement Allowance* supersedes all prior designations provided that no subsequent designations are filed at the Division.

If an active member dies after filing for a retirement allowance, the beneficiary named on the *Application for Retirement Allowance* may have the option to receive either the Active Death Benefit or the Retiree Death Benefit. The Active Death Benefit may include a significant Group Life Insurance benefit plus return of the pension contributions; the Retiree Death Benefit would have a reduced Group Life Insurance Benefit but may include a continuing pension benefit to a survivor if provided for by the retiree through a pension option selection (PERS or TPAF).

The following conditions apply to the choice of death benefits under Chapter 221:

1. The member must qualify for retirement as of the date of death (in the case of a typical PERS retirement, this usually means either having attained age 60 or having 25 years of Service Credit) or qualify for a disability retirement;
2. If the member qualified for retirement as of the date of death and if the beneficiary chooses the Retiree Death Benefit, the pension benefit will not be in force until the retirement date selected on the *Application for Retirement Allowance*.

### Examples:

- A TPAF member having 25 years of service credit files for retirement two years in advance. The member names her spouse as the Option A beneficiary (100% survivor benefit) of her retirement allowance and group life insurance benefit. The member dies a month later, still almost two years prior to her filed retirement date. Since she was qualified to receive a retirement allowance when she died (having 25 years of service credit), her beneficiary will have the choice of receiving the Active Death Benefit or the Retiree Death Benefit. The entire Active Death Benefit is payable immediately, and would be paid as soon as the death claim is processed. The Retiree Death Benefit, if chosen, will be payable 30 days after the named retirement date almost two years in the future.
- A Public Employees' Retirement System (PERS) member who is 50 years old with 24 years of service credit files for retirement one year prior to his anticipated retirement date. If he dies before his retirement date, his beneficiary will be eligible only to receive the Active Death Benefit because he was not qualified for retirement as of the date he died.
- A TPAF member age 60 with 15 years of service credit files for retirement four months in advance. If she dies prior to her retirement date, her beneficiary will be permitted to choose the Active or Retiree Death Benefit since the member qualified for retirement on her date of death. Either the Active Death Benefit or the retired group life insurance will be payable immediately, while the pension portion of the Retiree Death Benefit would be payable only after her retirement date.

Please advise your employees of the implications of filing too early, and explain that 12 months is the maximum window for filing in advance for retirement.

# Employer Education Programs

## July — December 2006

**T**he Division of Pensions and Benefits provides two different employer education seminars at regional locations in Randolph, Trenton, Mays Landing, Sewell and Lyndhurst. Each seminar is a full day program. Participants who wish to attend both programs must register for each one separately.

Upcoming seminars are listed by topic, location, date and seminar ID number. Early registration is advised as seating is limited. State agencies with electronic access **MUST** register attendees through the STADIS system. Other employers should submit the seminar registration form to the Benefits Education Unit, Division of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295 or fax to (609) 292-9500.

### **DAY 1**

#### **“Pension Processing and Employer Responsibilities”**

This full day seminar is offered to assist employers of Public Employees’ Retirement System (PERS), Teachers’ Pension and Annuity Fund (TPAF), and Police and Firemen’s Retirement System (PFRS) members in understanding the entire pension process as it applies to them and their employees.

<b>Sewell</b>		<b>Lyndhurst</b>	
10:00 a.m. to 3:30 p.m.		10:00 a.m. to 3:30 p.m.	
September 7	.....GG.983.270016	October 2	.....GG.983.270017
<b>Trenton</b>		<b>Mays Landing</b>	
10:00 a.m. to 3:30 p.m.		10:00 a.m. to 3:30 p.m.	
October 4	.....GG.983.270015	September 15	.....GG.983.270018

### **DAY 2**

#### **“Completing the Quarterly Report of Contributions”**

This full day program is offered by the Division of Pensions and Benefits to assist participating employers of Public Employees’ Retirement System (PERS), Teachers’ Pension and Annuity Fund (TPAF), and Police and Firemen’s Retirement System(PFRS) members in completion of the Quarterly Report of Contributions. Also included will be “Enrollments Basics” and forms completion.

County College of Morris  
214 Center Grove Road  
**Randolph, NJ**

NJ Div. of Pensions and Benefits  
50 West State Street  
**Trenton, NJ**

Gloucester County Southern Regional  
Training Center, 1492 Tanyard Road  
**Sewell, NJ**

NJ Meadowlands Commission  
1 DeKorte Park Plaza  
**Lyndhurst, NJ**

Atlantic Cape Community College  
5100 Black Horse Pike  
**Mays Landing, NJ**

**Trenton**  
10:00 a.m. to 3:30 p.m.  
October 24 . . . . .GG.982.270019

**Randolph**  
10:00 a.m. to 3:30 p.m.  
August 22 . . . . .GG.982.270020

**Sewell**  
10:00 a.m. to 3:30 p.m.  
September 18 . .GG.982.270022

**Mays Landing**  
10:00 a.m. to 3:30 p.m.  
September 29 . .GG.982.270023

**Lyndhurst**  
10:00 a.m. to 3:30 p.m.  
October 19 . . . . .GG.982.270021



This schedule, along with the schedule of seminars that we offer to your employees, is available in the “resources” section of the Division of Pensions and Benefits’ Internet site at: [www.state.nj.us/treasury/pensions](http://www.state.nj.us/treasury/pensions)

# Updates

Summer 2006

*Updates* is published semi-annually by the Division of Pensions and Benefits and is designed to keep employers informed about issues regarding the administration of the pension programs. The newsletter will address legislative changes and include articles designed to clear up pension issues and concerns.

The selections in this publication are for informational purposes only and while every attempt at accuracy is made, it cannot be guaranteed. If there are discrepancies between the information presented here and the law, regulations, or contracts, the latter will govern. If you have questions or concerns or would like a particular issue addressed, contact the Updates Editor, Division of Pensions and Benefits, PO Box 295, Trenton, NJ 08625-0295.

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## Updated Publications Index

The following publications are new or have been revised since the last issue of *Updates*. Fact sheets and Certifying Officer Letters can be viewed on the Division's Internet site at: [www.state.nj.us/treasury/pensions](http://www.state.nj.us/treasury/pensions) The new forms can be found in the "Forms Index" of the online Employer Pensions and Benefits Administration Manual at: [www.state.nj.us/treasury/pensions/epbam/index.htm](http://www.state.nj.us/treasury/pensions/epbam/index.htm)

Publications can be ordered in bulk by calling (609) 777-4357.

### New and Revised Fact Sheets

#1	Purchasing Service Credit (PERS, TPAF & PFRS)	June 2006
#2	Estimating the Cost of Purchasing Service Credit (PERS & TPAF)	June 2006
#3	Estimating the Cost of Purchasing Service Credit (PFRS)	June 2006
#4	Applying for Retirement (PERS & TPAF)	November 2005
#5	Pension Options (PERS & TPAF)	November 2005
#6	Your Retirement Checklist (All Funds)	November 2005
#10	Reporting A Death	November 2005
#12	Taxation of Retirement Benefits (All Funds)	June 2006
#14	Deferred Retirement (PERS, TPAF, & PFRS)	November 2005
#15	Disability Retirement Benefits (PERS & TPAF)	November 2005
#17	Veteran Status	November 2005
#18	Cost-of-Living Adjustments (All Funds)	November 2005
#19	Facts About Applying for Retirement (PERS)	November 2005
#33	The Employer's Role in a Disability Retirement	November 2005
#35	The Supplemental Annuity Collective Trust Fund of New Jersey (SACT) (All Funds)	March 2006
#37	SHBP Employee Dental Plans	May 2006
#41	Applying for Retirement (SPRS)	November 2005
#42	Divorce and Your Retirement Benefits	November 2005
#51	Continuing SHBP Coverage for Overage Children with Disabilities	December 2005
#53	Legislative Retirement Benefits (PERS)	November 2005
#54	Calculating Your Own Retirement	November 2005
#60	Voluntary Furlough Program (All Funds)	June 2006
#63	Workers' Compensation Judges Part (PERS)	November 2005
#64	About Your Retirement Check (All Funds)	January 2006
#66	SHBP Coverage for Part Time Employees	February 2006
#67	Commuter Tax\$ave Program	January 2006
#69	SHBP Coverage For State Intermittent Employees	February 2006

### New Certifying Officer Letters

Chapter 366, P.L. 2005 — Enrolling Fire Marhsal into PFRS	June 2006
Chapter 368, P.L. 2005 — Service Credit While on Leave for Union Representation	April 2006
Chapter 326, P.L. 2005 — Volunteer Firefighter Transfer to Police and Firemen's Retirement System	March 2006
Revised Certificate of Member Term Life Benefits	February 2006